

SHELDON J. FINKEL D.D.S.  
PROFESSIONAL ASSOCIATION  
3044 McGEHEE ROAD  
MONTGOMERY, ALABAMA 36111

1-334-284-9361

2006 JAN 18 A 9 49

FEDERAL BANCORP  
U.S. DISTRICT COURT  
MONTGOMERY, ALABAMA

mp\WALLACE

January 10, 2006

RE: Nicole Wallace vs. Sheldon J. Finkel, DDS  
Civil Action No. 2:06cv5-SRW

TO: Attorney Jay Lewis, representing plaintiff Nicole Wallace.  
Keith Anderson Nelm  
P.O. Box 5059  
Montgomery, AL 36103

The plaintiff did request credit by attempting to reserve \$100 of this office's time without paying for it in advance. The credit report was obtained to evaluate the predictability of the plaintiff paying for the reserved time when she arrived. If she chose to decline to pay at the reserved time, the value of the time would have been irretrievably lost.

The plaintiff's complaint makes false and fraudulent statements regarding harm to credit reputation (p.2), injuries (p.2), the need to repair credit reports (p.3), impairment of credit (p.5) plaintiff has been damaged (p.5).

There have been no damages or adverse effects to the plaintiff whatsoever.

If this issue continues to evolve, I shall consult with the grievance or ethics committee of the local bar association as to the appropriateness of claiming damages where clearly none exist.

*Sheldon J. Finkel*

Sheldon J. Finkel, Defendant  
3044 McGehee Road  
Montgomery, Alabama 36111  
284-9361

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January 10, 2006

CERTIFICATE OF SERVICE

RE: Nicole Wallace vs. Sheldon J. Finkel, DDS  
Civil Action No. 2:06cv5-SRW

I hereby certify that I served, by certified mail, an answer to  
the complaint dated December 30, 2005, which was served upon me by:

Attorney Jay Lewis, representing plaintiff Nicole Wallace.  
Keith Anderson Nelm  
P.O. Box 5059  
Montgomery, AL 36103

A copy of my answer is enclosed.

*Sheldon J. Finkel*  
Sheldon J. Finkel, Defendant  
3044 McGehee Road  
Montgomery, Alabama 36111  
284-9361